

IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN  
DISTRICT OF ILLINOIS, EASTERN DIVISION

SCOTT CRESPO,	)	
	)	
Plaintiff,	)	Case Number: 10 C 5378
	)	
v.	)	
	)	
KEVIN SAUL,	)	Judge Marovich
	)	
Defendant.	)	

**AMENDED COMPLAINT**

Plaintiff, Scott C. Crespo, brings this complaint against Defendant, Kevin Saul, seeking to recover for Defendant's violations of the Illinois Loss Act.

**Parties, Jurisdiction and Venue**

1. Plaintiff, Scott C. Crespo, is a "person" as defined by 720 ILCS 5/28-8(b) and is a citizen of the State of Florida.
2. Defendant, Kevin Saul, is a citizen and resident of the State of Illinois, domiciled at 29W23 Batavia Rd., Warrenville, IL 60555-2207, in this judicial district.
3. This court has diversity jurisdiction under 28 U.S.C. 1332(a) because the parties are citizens of different states and the matter in controversy exceeds \$75,000.
4. Venue is proper in this district under 28 U.S.C. 1391(a) (1) and (2) because Defendant resides within this judicial district and a substantial part of the events that give rise to this claim occurred in this district.

**Count I: Violation of the Illinois Loss Act, 720 ILCS 5/28-1 et seq.**

5. The State of Illinois has enacted a comprehensive civil and criminal legislative scheme to regulate the conduct of gambling in the state in an effort to minimize and prevent the numerous social harms that may result from the vice of gambling. These harms include cheating and collusion, addiction, and exploitation of underage individuals. An important component of the statutory and regulatory scheme is the Illinois Loss Recovery Act, 720 ILCS 5/28-1, *et seq.*, which provides a cause of action by which anyone may sue and recover the total amount lost from the winner of illegal gambling activity. *See*, 720 ILCS 5/28-8.

6. 720 ILCS 5/28-1 states in relevant part:

(a) *A person commits gambling when he: (1) Plays a game of chance or skill for money or other thing of value, unless excepted in subsection (b) of this Section...; or, (12) make[s] a wager upon the result of any game, ... by means of the Internet.*

7. As more fully alleged herein, Defendant repeatedly played on-line poker for money or other thing of value from August, 2005 to the present.

8. Online poker is a game of chance or skill played for money or other thing of value.

9. Online poker involves making a wager upon the result of the game of poker by means of the internet.

10. Online poker is not exempted by subsection (b) of 720 ILCS 5/28-1.

11. At all times relevant to this Complaint Defendant committed “gambling” as defined by 720 ILCS 5-28-1(a)(1) and/or 720 ILCS 5/28-1(a)(12).

12. Defendant is a well-known online poker gambler who plays online poker at the following sites under the following usernames:

- a. Defendant plays at AbsolutePoker as BeLOWaBOVe and bel0wab0ve
- b. Defendant plays at FullTiltPoker as GetPWN3D.
- c. Defendant plays at PokerStars as BeL0WaB0Ve and bel0wab0ve
- d. Defendant plays at UltimateBet as BeL0WaB0Ve.
- e. Defendant plays at Bodog as BeL0WaBoVe.
- f. Defendant plays at Ogame Network as BeL0WaBoVe

13. At times relevant to the allegations in this Complaint, Defendant Saul was one of the top-ranked online poker players in Illinois according to pocketfives.com.

14. 720 ILCS 5/28-8 states in relevant part:

*Gambling losses recoverable. (a) Any person who by gambling shall lose to any other person, any sum of money or thing of value, amounting to the sum of \$ 50 or more and shall pay or deliver the same or any part thereof, may sue for and recover the money or other thing of value, so lost and paid or delivered, in a civil action against the winner thereof, with costs, in the circuit court. No person who accepts from another person for transmission, and transmits, either in his own name or in the name of such other person, any order for any transaction to be made upon, or who executes any order given to him by another person, or who executes any transaction for his own account on, any regular board of trade or commercial, commodity or stock exchange, shall, under any circumstances, be deemed a "winner" of any moneys lost by such other person in or through any such transactions.*

*(b) If within 6 months, such person who under the terms of Subsection 28-8(a) is entitled to initiate action to recover his losses does not in fact pursue his remedy, any person may initiate a civil action against the winner. The court or the jury, as the case may be, shall determine the*

*amount of the loss. After such determination, the court shall enter a judgment of triple the amount so determined.” (emphasis added*

15. Defendant has won millions of dollars from persons who gambled and lost more than \$50 at the game of poker on the internet.

a. In 2006, Defendant won at least \$48,915 from persons who gambled and lost at the Full Tilt Poker website.

b. In 2006, Defendant won at least \$714,885 from persons who gambled and lost at the Poker Stars website.

c. In 2007, Defendant won at least \$261,757 from persons who gambled and lost at the Full Tilt Poker website.

d. In 2007, Defendant won at least \$504,600 from persons who gambled and lost at the Poker Stars website.

e. In 2008, Defendant won at least \$477,086 from persons who gambled and lost at the Full Tilt Poker website

f. In 2008, Defendant won at least \$335,558 from persons who gambled and lost at the Poker Stars website.

g. In 2009, Defendant won at least \$252,490 from persons who gambled and lost at the Full Tilt Poker website.

h. In 2009, Defendant won at least \$691,598 from persons who gambled and lost at the Poker Stars website.

16. In an interview with cardplayer.com in July 2007 Defendant Saul stated “just in case the government is listening” he has had cashes of over \$3,100,000.

<http://www.cardplayer.com/cptv/channels/13-other-poker-videos/poker-videos/3785-online-poker-zone-interview-with-poker-pro-kevin-saul>.

17. Defendant Saul indicated in this interview that he is aware kids play online poker and that he himself has been playing poker since before he was 18 years old in Illinois. (<http://www.cardplayer.com/cptv/channels/13-other-poker-videos/poker-videos/3785-online-poker-zone-interview-with-poker-pro-kevin-saul>.)

18. Defendant Saul writes an occasional blog on [pokerroad.com](http://pokerroad.com), [blogspot.com](http://blogspot.com) and [pocketfives.com](http://pocketfives.com).

19. In his blog postings, Defendant Saul has admitted to colluding with, and assisting an underage individual during a game of online poker.

20. On information and belief, Defendant won gambling winnings from losers from his former residence in Forest Park, IL.

21. In his blog postings, Defendant Saul admitted that his offenses were committed either wholly or partly within the State.

22. The potential for cheating and collusion is a major problem with internet gambling and one of the reasons the State of Illinois has, in valid exercise of its police powers, banned and criminalized internet gambling. For instance, on November 30<sup>th</sup>, 2008, 60 Minutes reported a scandal involving a ring of company insiders at Absolute Poker who accessed security accounts such that they could see the cards of other players at the table. (*See* [www.cbsnews.com](http://www.cbsnews.com). “How Online Gamblers Unmasked Cheaters” Nov. 30, 2008. 60 Minutes Report). This scheme resulted in the unfair winnings of over \$20,000,000, and as the report suggests, there is likely to

be even more cheating that is ongoing. Moreover, software is available that enables individuals to prey upon weak players, and stack the odds in cheater's favor.<sup>1</sup>

23. Online poker enables gambling addictions. For instance, the Illinois Institute for Addiction Recovery notes that a study conducted by Dr. Alec Roy concluded that pathological gambling is an addiction similar to a chemical addiction. See Alec Roy, MB, Arch Gen Psychiatry. 1988;45(4):369-373. The study showed pathological gamblers have lower levels of norepinephrine than normal gamblers. This brain chemical is secreted under stress, arousal, thrill and excitement; therefore pathological gamblers may engage in activities such as gambling to increase their levels of norepinephrine. The illness of pathological gamblers is exploited by the play of illegal, unregulated on-line gambling and imposes social costs on citizens of Illinois. Too often, gambling addictions result in suicide. A survey of nearly 200 Gamblers Anonymous members in Illinois found that 66 percent had contemplated suicide, 79 percent had wanted to die, 45 percent had a definite plan to kill themselves, and 16 percent had actually attempted suicide. The Illinois Council on Compulsive Gambling reports that more than 20 Illinois

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<sup>1</sup> A few examples of this software include: Poker Crusher, which utilizes data mining software to compile, analyze, and report on the history and gambling strategy of individuals from numerous online poker websites. The software also locates the "softest tables" on the web that contains the most inexperienced players and those with the losing records; Poker Bot Pro, a computer program that does not require an individual to play online poker. The software simply enters online poker rooms and automatically begins making money for the owner; Pocket Aces, software that allows the online player to change his or her cards after they have been dealt; No Rules Poker, which allows a user to see his or her opponent's cards; Calculatem Pro, a software package that takes the skill and mental rigor out of the game by calculating the odds the cheater has at winning a particular pot. As the product description explains, calculatem eliminates confusion and enables you to "take your opponents for the most money possible;" Sit and Go Shark, which calculates the odds of each hand and the strategies of the table's players and provides step-by-step advice to have the mathematically highest possibility of winning the hand; and Holdemgenius, which functions as a skin over most online poker sites and enables you to easily play multiple tables at once with almost little mental effort. Like other software, holdemgenius calculates the odds of winning each hand and makes strategy recommendations for the player.

residents have killed themselves as a result of a gambling addiction. (*See*, Henry R. Lesieur and Christopher W. Anderson, “Results of a 1995 Survey of Gamblers Anonymous Members in Illinois (N=184),” Illinois Council on Problem and Compulsive Gambling, 14 June 1995).

24. A report prepared by Professor John W. Kindt, (University of Illinois) and Stephen W. Jay (Florida International University) states: “Utilizing the basic McDougal/Lasswell methodology of policy-oriented jurisprudence and applying these methods to the issues involving Internet gambling revealed that only a policy of “totally banning” Internet gambling was practically feasible. Exceptions eventually led to wide-open Internet gambling and an overwhelming litany of economic ills and social consequences—increased addicted gamblers, bankruptcies, and crime and corruption.” A copy of this paper can be found at:[http://www.ideals.illinois.edu/bitstream/handle/2142/1901/KindtOP\\_07Sept.pdf?sequence=2](http://www.ideals.illinois.edu/bitstream/handle/2142/1901/KindtOP_07Sept.pdf?sequence=2) and is incorporated herein.

25. Persons who have lost \$50 or more gambling with Defendant have not initiated action to recover losses against Defendant since six months prior to the filing of this complaint.

26. Plaintiff is entitled to recover from Defendant gambling winnings paid by persons who have lost \$50 or more gambling against Defendant since six months prior to the filing of the original complaint, or before, going back for a period of 2 years. Thus, as of the date of this filing Plaintiff seeks to recover from all Defendants, and each of them, the total amount of money lost, to them, through internet gambling – between the dates of February 25, 2008 and July 27, 2010 – with said amounts to be trebled as required by 720 ILCS 5/28-8(b). Plaintiff has specified the approximate dates of many of these amounts in further detail in this complaint, but Plaintiff seeks to recover all amounts recoverable within the two statute based on proofs adduced

at trial and by pleading specific amounts in this complaint does not limit his claim or ability to recover other amounts based on discovery and trial.

### **Illegal Gambling Winnings of Kevin Saul**

27. On 2/27/2008, Saul and 334 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 299 persons lost the entire sum wagered. Saul won the sum of \$9,402. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

28. On 3/31/2008, Saul and 254 other persons wagered the sum of \$109 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 219 persons lost the entire sum wagered. Saul won the sum of \$46,650. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

29. On 3/31/2008, Saul and 341 other persons wagered the sum of \$109 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 297 persons lost the entire sum wagered. Saul won the sum of \$5,164. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

30. On 4/6/2008, Saul and 561 other persons wagered the sum of \$200 each to play in a game of online poker on the site [www.absolutepoker.com](http://www.absolutepoker.com). 543 persons lost the entire sum wagered. Saul won the sum of \$2,968. None of the persons who lost and paid or delivered money



or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

31. On 5/14/2008, Saul and 116 other persons wagered the sum of \$1000 each to play in a game of online poker on the site [www.absolutepoker.com](http://www.absolutepoker.com). 99 persons lost the entire sum wagered. Saul won the sum of \$4,095. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

32. On 6/17/2008, Saul and 306 other persons wagered the sum of \$1050 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 262 persons lost the entire sum wagered. Saul won the sum of \$24,560. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

33. On 7/28/2008, Saul and 1086 other persons wagered the sum of \$55 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 934 persons lost the entire sum wagered. Saul won the sum of \$1320. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

34. On 7/31/2008, Saul and 557 other persons wagered the sum of \$109 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 495 persons lost the entire sum wagered.

Saul won the sum of \$4,352. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

35. On 8/5/2008, Saul and 236 other persons wagered the sum of \$120 each to play in a game of online poker on the site [www.ultimatebet.com](http://www.ultimatebet.com). 207 persons lost the entire sum wagered. Saul won the sum of \$3,300. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

36. On 8/8/2008, Saul and 255 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 229 persons lost the entire sum wagered. Saul won the sum of \$33,193. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

37. On 8/8/2008, Saul and 203 other persons wagered the sum of \$55 or more each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 177 persons lost the entire sum wagered. Saul won the sum of \$7,839. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

38. On 8/8/2008, Saul and 713 other persons wagered the sum of \$163 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 642 persons lost the entire sum wagered. Saul won the sum of \$6,962. None of the persons who lost and paid or delivered money

or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

39. On 8/8/2008, Saul and 342 other persons wagered the sum of \$109 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 301 persons lost the entire sum wagered. Saul won the sum of \$2,770. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

40. On 8/8/2008, Saul and 342 other persons wagered the sum of \$129 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 307 persons lost the entire sum wagered. Saul won the sum of \$2401. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

41. On 8/8/2008, Saul and 127 other persons wagered the sum of \$120 each to play in a game of online poker on the site [www.ultimatebet.com](http://www.ultimatebet.com). 108 persons lost the entire sum wagered. Saul won the sum of \$3,200. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

42. On 8/11/2008, Saul and 424 other persons wagered the sum of \$163 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 380 persons lost the entire sum wagered. Saul won the sum of \$15,938. None of the persons who lost and paid or delivered

money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

43. On 8/12/2008, Saul and 1404 other persons wagered the sum of \$1060 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 1231 persons lost the entire sum wagered. Saul won the sum of \$105,000. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

44. On 8/14/2008, Saul and 1058 other persons wagered the sum of \$322 or more each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 939 persons lost the entire sum wagered. Saul won the sum of \$167,843. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

45. On 8/20/2008, Saul and 107 other persons wagered the sum of \$1000 each to play in a game of online poker on the site [www.absolutepoker.com](http://www.absolutepoker.com). 90 persons lost the entire sum wagered. Saul won the sum of \$7,020. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

46. On 8/21/2008, Saul and 414 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 361 persons lost the entire sum

wagered. Saul won the sum of \$34,650. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

47. On 8/21/2008, Saul and 829 other persons wagered the sum of \$320 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 731 persons lost the entire sum wagered. Saul won the sum of \$18,750. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

48. On 8/26/2008, Saul and 211 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 188 persons lost the entire sum wagered. Saul won the sum of \$4,567. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

49. On 8/27/2008, Saul and 1448 other persons wagered the sum of \$55 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 1233 persons lost the entire sum wagered. Saul won the sum of \$12,780. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

50. On 8/28/2008, Saul and 269 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 243 persons lost the entire sum wagered. Saul won the sum of \$21,018. None of the persons who lost and paid or delivered

money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

51. On 9/11/2008, Saul and 2233 other persons wagered the sum of \$215 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 1910 persons lost the entire sum wagered. Saul won the sum of \$48,587. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

52. On 9/17/2008, Saul and 108 other persons wagered the sum of \$1000 each to play in a game of online poker on the site [www.absolutepoker.com](http://www.absolutepoker.com). 91 persons lost the entire sum wagered. Saul won the sum of \$2834. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

53. On 9/28/2008, Saul and 97 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 87 persons lost the entire sum wagered. Saul won the sum of \$14300. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

54. On 10/6/2008, Saul and 253 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 227 persons lost the entire sum

wagered. Saul won the sum of \$6,300. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

55. On 11/19/2008, Saul and 115 other persons wagered the sum of \$1000 each to play in a game of online poker on the site [www.absolute poker.com](http://www.absolute poker.com). 98 persons lost the entire sum wagered. Saul won the sum of \$1,392. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

56. On 12/21/2008, Saul and 218 other persons wagered the sum of \$500 each to play in a game of online poker on the site [www.absolute poker.com](http://www.absolute poker.com). 192 persons lost the entire sum wagered. Saul won the sum of \$1,642.5. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

57. On 3/1/2009, Saul and 1514 other persons wagered the sum of \$215 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 1344 persons lost the entire sum wagered. Saul won the sum of \$54,661. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

58. On 3/8/2009, Saul and 350 other persons wagered the sum of \$215 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 306 persons lost the entire sum wagered.

Saul won the sum of \$10,355. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

59. On 3/12/2009, Saul and 683 other persons wagered the sum of \$109 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 603 persons lost the entire sum wagered. Saul won the sum of \$5,198. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

60. On 3/15/2009, Saul and 862 other persons wagered the sum of \$55 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 764 persons lost the entire sum wagered. Saul won the sum of \$12,630. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

61. On 4/3/2009, Saul and 2886 other persons wagered the sum of \$162 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 2473 persons lost the entire sum wagered. Saul won the sum of \$15,418. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

62. On 4/12/2009, Saul and 513 other persons wagered the sum of \$163 or more each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 460 persons lost the entire sum wagered. Saul won the sum of \$29,261. None of the persons who lost and paid or delivered



money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

63. On 5/12/2009, Saul and 1348 other persons wagered the sum of \$1060 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 1175 persons lost the entire sum wagered. Saul won the sum of \$20250. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

64. On 7/29/2009, Saul and 131 other persons wagered the sum of \$55 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 114 persons lost the entire sum wagered. Saul won the sum of \$7,878. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

65. On 8/5/2009, Saul and 457 other persons wagered the sum of \$117 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 404 persons lost the entire sum wagered. Saul won the sum of \$1814. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

66. On 8/10/2009, Saul and 1309 other persons wagered the sum of \$216 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 1175 persons lost the entire sum

wagered. Saul won the sum of \$57640. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

67. On 8/11/2009, Saul and 402 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 358 persons lost the entire sum wagered. Saul won the sum of \$21506. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

68. On 8/29/2009, Saul and 411 other persons wagered the sum of \$322 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 358 persons lost the entire sum wagered. Saul won the sum of \$12978. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

69. On 9/6/2009, Saul and 298 other persons wagered the sum of \$10300 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 263 persons lost the entire sum wagered. Saul won the sum of \$337870. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

70. On 9/14/2009, Saul and 581 other persons wagered the sum of \$55 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 510 persons lost the entire sum wagered. Saul won the sum of \$4420. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

71. On 10/4/2009, Saul and 464 other persons wagered the sum of \$700 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 435 persons lost the entire sum wagered. Saul won the sum of \$15130. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

72. On 10/20/2009, Saul and 351 other persons wagered the sum of \$1060 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 316 persons lost the entire sum wagered. Saul won the sum of \$32560. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

73. On 10/20/2009, Saul and 836 other persons wagered the sum of \$162 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 738 persons lost the entire sum wagered. Saul won the sum of \$5273. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

74. On 11/8/2009, Saul and 1090 other persons wagered the sum of \$530 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 929 persons lost the entire sum wagered. Saul won the sum of \$68188. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

75. On 11/10/2009, Saul and 1365 other persons wagered the sum of \$1060 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 1192 persons lost the entire sum wagered. Saul won the sum of \$30750. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

76. On 11/12/2009, Saul and 627 other persons wagered the sum of \$117 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 565 persons lost the entire sum wagered. Saul won the sum of \$13847. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

77. On 11/14/2009, Saul and 600 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 529 persons lost the entire sum wagered. Saul won the sum of \$17810. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been

entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

78. On 11/16/2009, Saul and 628 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 557 persons lost the entire sum wagered. Saul won the sum of \$18495. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

79. On 1/21/2010, Saul and 314 other persons wagered the sum of \$216 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 279 persons lost the entire sum wagered. Saul won the sum of \$10080. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

80. On 1/24/2010, Saul and 557 other persons wagered the sum of \$163 or more each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 504 persons lost the entire sum wagered. Saul won the sum of \$8868. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

81. On 1/31/2010, Saul and 1022 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 870 persons lost the entire sum wagered. Saul won the sum of \$7859. None of the persons who lost and paid or delivered

money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

82. On 2/8/2010, Saul and 557 other persons wagered the sum of \$163 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 504 persons lost the entire sum wagered. Saul won the sum of \$20925. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

83. On 2/9/2010, Saul and 253 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 224 persons lost the entire sum wagered. Saul won the sum of \$13308. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

84. On 2/10/2010, Saul and 253 other persons wagered the sum of \$55 or more each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 227 persons lost the entire sum wagered. Saul won the sum of \$3890. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

85. On 2/18/2010, Saul and 468 other persons wagered the sum of \$109 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 415 persons lost the entire sum

wagered. Saul won the sum of \$23518. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

86. On 3/29/2009, Saul and 247 other persons wagered the sum of \$500 each to play in a game of online poker on the site [www.absolutepoker.com](http://www.absolutepoker.com). 221 persons lost the entire sum wagered. Saul won the sum of \$19,220.00. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

87. On 11/11/2009, Saul and 209 other persons wagered the sum of \$100 each to play in a game of online poker on the site [www.absolutepoker.com](http://www.absolutepoker.com). 183 persons lost the entire sum wagered. Saul won the sum of \$14,014.00. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

88. On 12/29/2009, Saul and 143 other persons wagered the sum of \$50 each to play in a game of online poker on the site [www.absolutepoker.com](http://www.absolutepoker.com). 126 persons lost the entire sum wagered. Saul won the sum of \$3,600.00. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

89. On 1/27/2010, Saul and 510 other persons wagered the sum of \$1000 each to play in a game of online poker on the site [www.absolutepoker.com](http://www.absolutepoker.com). 457 persons lost the entire sum wagered. Saul won the sum of \$14,052.50. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

90. On 2/17/2010, Saul and 549 other persons wagered the sum of \$200 each to play in a game of online poker on the site [www.absolutepoker.com](http://www.absolutepoker.com). 496 persons lost the entire sum wagered. Saul won the sum of \$14,850.00. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

91. On 4/23/2010, Saul and 618 other persons wagered the sum of \$216 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 535 persons lost the entire sum wagered. Saul won the sum of \$6,809. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

92. On 4/24/2010, Saul and 741 other persons wagered the sum of \$535 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 658 persons lost the entire sum wagered. Saul won the sum of \$22,000. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been



entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

93. On 5/5/2010, Saul and 943 other persons wagered the sum of \$163 each to play in a game of online poker on the site [www.fulltiltpoker.com](http://www.fulltiltpoker.com). 854 persons lost the entire sum wagered. Saul won the sum of \$32,568. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

94. On 5/13/2010, Saul and 583 other persons wagered the sum of \$584 each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 521 persons lost the entire sum wagered. Saul won the sum of \$9,636. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

95. On 5/14/2010, Saul and 235 other persons wagered the sum of \$2100 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 209 persons lost the entire sum wagered. Saul won the sum of \$239,940. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled, within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

96. On 5/17/2010, Saul and 144 other persons wagered the sum of \$55 or more each to play in a game of online poker on the site [www.pokerstars.com](http://www.pokerstars.com). 127 persons lost the entire sum wagered. Saul won the sum of \$3,312. None of the persons who lost and paid or delivered money or other thing of value, in whole or in part, to Saul, and who otherwise would have been entitled,

within 6 months, to initiate an action under 720 ILCS 5/28-8(a) to recover their losses have done so.

WHEREFORE, Plaintiff, Scott C. Crespo, requests that this Court enter judgment in his favor and against Kevin Saul and award:

- A. Triple the amount of loss as determined under 720 ILCS 5/28-8(b) during the time period between February 25, 2008 and July 27, 2010.
- B. Court costs; and
- C. Any other relief that the Court deems just.

Respectfully Submitted,

Scott C. Crespo

/S/ Mark T. Lavery

Attorney for Plaintiff

Mark T. Lavery

733 S. Lee Street, Suite 150

Des Plaines, IL 60618

847-813-7771